

**IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
Norfolk Division**

**In re: Ryan Edward Shelton & Kristin Hoffman Shelton Debtors**

**Case No. 12-50166-SCS**  
**Chapter 13**

**ORDER GRANTING MOTION FOR AUTHORITY TO MODIFY EXISTING MORTGAGE**

This matter came upon the Motion for Authority to Modify Existing Mortgage (the “Motion”) filed herein by RYAN EDWARD SHELTON & KRISTIN HOFFMAN SHELTON (the “Debtors”). In consideration thereof, the Court makes these FINDINGS:

1. That Debtors have complied with Local Bankruptcy Rule 6004-4, including the required notice provisions thereof.
2. That no parties in interest have filed any timely objection to the Motion.
3. That Bank of America, N.A. has offered to modify the terms of the existing mortgage loan secured to 301 Lynchburg Drive, Newport News, Virginia 23606, and Debtors have requested the Court to approve such modification; and
4. The terms of the modified loan are as follows:
  - The term is 405 months;
  - The principal amount is \$191,768.00 (\$281,122.78 Combined Principal Balance less \$89,354.78 principal forgiveness);
  - The interest rate is 7.5%;
  - Any future payment changes or balloon payments that will occur during the term of the chapter 13 plan are as follows: None;
  - The current monthly mortgage payment is \$1,583.23 and the new payment after loan modification is \$1,587.63.

A full legal description is as follows:

THE BUILDINGS AND IMPROVEMENTS THEREON, LYING, SITUATE AND BEING IN THE CITY OF NEWPORT NEWS, VIRGINIA, AND KNOWN, NUMBERED AND DESIGNATED AS LOT 39, AS SHOWN ON THAT CERTAIN PLAT ENTITLED "SUBDIVISION PLATY OF HIDDEN ESTATES" MADE BY S.J. GLASS AND ASSOCIATES, ENGINEERING SERVICE DATED DECEMBER 18, 1963 AND DULY OF RECORD IN THE CLERK'S OFFICE OF THE CIRCUIT COURT OF THE CITY OF NEWPORT NEWS, VIRGINIA IN MAP BOOK 6, AT PAGE 155, TO WHICH REFERENCE IS HERE MADE. BEING THE SAME PROPERTY CONVEYED TO RYAN E. SHELTON AND KRISTIN H. SHELTON, HUSBAND AND WIFE BY DEED FROM RYAN E. SHELTON RECORDED 10/04/2006 IN DEED BOOK 2183 PAGE 112, IN THE CLERK'S OFFICE OF THE CIRCUIT COURT OF NEWPORT NEWS COUNTY, VIRGINIA.

which currently has the address of

301 LYNCHBURG DR, NEWPORT NEWS

[Street/City/County]

Virginia 23606-1617 ("Property Address"):

[Zip Code]

It appearing to the Court to be just and in the best interests of the parties to allow Debtors' motion, it is hereby,

ORDERED that Debtors' Motion is hereby GRANTED, and it is further

ORDERED that the Debtors may enter into the modified loan with Bank of America, N.A. and execute such documents as are necessary to complete the transaction, and it is further

ORDERED that all arrears are reamortized and Trustee is relieved from making payments on the arrears claim; and it is further

ORDERED that within twenty-one (21) days after entry of this Order, the Debtors will file amended Schedules I and J.

ORDERED that the Clerk shall mail copies of this Order, once entered, to all parties on the attached service list.

Date: Aug 13 2013

/s/ Stephen C. St.John

U.S. Bankruptcy Judge

Entered on Docket: 8/13/13

I ask for this:

/s/ Jennifer T. Atkinson  
Jennifer T. Atkinson (VSB# 44592)  
Boleman Law Firm, P.C.  
Harbour Centre  
2 Eaton Street  
Hampton, Virginia 23669  
Telephone (757) 825-5577  
Counsel for Debtors

Seen:

/s/ R. Clinton Stackhouse Jr.  
R. Clinton Stackhouse Jr.  
Chapter 13 Trustee

**CERTIFICATION**

Pursuant to Local Rule 9022-1(C), I hereby certify that all necessary parties have endorsed the above order.

/s/ Jennifer T. Atkinson  
Counsel for Debtors

**Parties to Receive Copies**

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Hampton, Virginia 23669

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Chapter 13 Trustee  
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Ste. 101  
Suffolk, VA 23435

Ryan Edward Shelton & Kristin Hoffman Shelton  
301 Lynchburg Drive  
Newport News, VA 23606

Bank of America, N.A.  
c/o Home Retention Services, Inc.  
Modifications Department  
9700 Bissonnet Street, Suite 1500  
Houston TX 77036

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D. Carol Sasser, Esq.  
Samuel I. White, P.C.  
Via ECF  
Counsel for Bank of America, N.A.